Action for Older Persons

Mature Messenger

Summer 2021
July ~ August ~ September
Introducing: Jessie Stone He  
Position: Executive Director

AOP is proud to announce the appointment of Jessie Stone He as its new Executive Director.

Jessie comes to AOP with more than 15 years of experience working in nonprofit and higher education fundraising and marketing. Originally from Niskayuna, NY, Jessie received a Bachelor of Science from Binghamton University and a Masters of Public Administration from the Maxwell School at Syracuse University.

“Jessie’s dedication to our community with her unique experience in leadership positions in a variety of nonprofit settings will help AOP continue to broaden its impact on our community,” said Greg Caturella, board president of AOP.

In addition to her professional experience working in the nonprofit sector, Jessie has served on the boards of Tioga County Rural Ministries, the Association of Fundraising Professionals (AFP) Finger Lakes Chapter, the YWCA of Binghamton, and the Endicott Rotary Club.

“I am tremendously excited to join the wonderful team at AOP,” said Jessie. “For more than fifty years, AOP has provided critical services for older adults in our community. Its advocacy work, and individualized counseling services are vital for the thousands of community members it serves each year. I am committed to building on the decades of work that our leadership, staff, and volunteers have invested in establishing AOP as a cornerstone nonprofit in our region.”
What’s new for Medicare Open Enrollment 2021?

◊ This Fall’s Medicare Open Enrollment will begin on Friday, October 15, 2021 and end on Tuesday, December 7, 2021. This is the one time each year that all Medicare beneficiaries can review their plans and make changes for the upcoming year.

◊ **Members** of Action for Older Persons may begin calling to schedule an appointment for Open Enrollment assistance on **Monday, September 20, 2021 at 8:30am**.

◊ **Non-members** may begin calling to schedule an appointment on **Monday, September 27, 2021 at 8:30am**.

◊ As we are unable to foresee the pandemic’s effects on in-person counseling, we have not yet decided what format we will use to best serve our clients this Fall. There continue to be many factors to consider. We have limited office space to spread out, we need to be respectful of our staff and volunteer counselors’ comfort level, and we don’t know what the trajectory of COVID-19 will be like this Fall. Our primary concern is the safety of our clients, staff, and volunteers so we are once again preparing for all options of Open Enrollment counseling methods - by phone, in person, or a hybrid model.

◊ We ask that you call as early in September as you can to get an appointment. This will allow us to explain changes and obtain any information required to best serve our clients this Fall. Please tell your friends, neighbors, and loved ones that we are available to help. No one should go without the insurance, medical care, and/or prescriptions they need.
Last Fall, the NYS Department of Financial Services informed all Medicare supplement insurers to withdraw their rate increase applications due to the pandemic and stated that they could not reapply until March 2021.

As many of you know, United HealthCare (AARP) has applied for a rate increase of 14.8%.

At the time of this article (6/4), their application has not yet been approved. Medicare supplement plans are regulated by law. Every Plan F is the same as every other Plan F, and every Plan G is the same as every other Plan G. There are no networks, and the coverage is exactly the same regardless of what company the plan is purchased from. (This type of coverage is very different from a Medicare Advantage Plan). By law any provider in the Country that accepts Medicare must accept a Medicare supplement plan. In NYS, you can purchase a Medicare supplement plan at any time during the year so it pays to compare premiums. In the past, United HealthCare has had the lowest premiums for many supplement plans in Broome County. This is no longer the case, so call AOP today to see if the Medicare supplement plan you have is still the most cost effective plan for you.
Annual Drive-Thru Shredding Day

Join Us. Friday, September 10th - 1:00-3:00pm

- Shred confidential paperwork
- AOP Members shred for free! Non-members, $5 contribution
- Drive and line up in our parking lot by the Roger’s Service Group’s Documentation Shredding Truck
- Staff and volunteers will be there to unload your paperwork for a safe and secure event!

*Note: Please bring your confidential paperwork in containers weighing no more than 15lbs each. This will greatly help our staff and volunteers. Emptied containers will be returned to their owners.*
The Action for Older Persons’ staff and Board of Directors want to take this moment to thank all of those receiving this newsletter because you renewed your AOP membership for 2021 or became a first time member. We would like to extend special gratitude to our Supporting Members, including —

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*Supporting Members as of date of print 6/4/21*
Heartfelt TO OUR SUPPORTING MEMBERS

National Senior Citizen’s Day
August 21, 2021

“Aging is an extraordinary process where you become the person you always should have been”

~ David Bowie

We are honored to serve and celebrate this day with the individuals who have helped to shape our present day. We are so grateful to the amazing individuals in our aging community!

Supporting Members are more than just AOP members—They are also donors and we are grateful for their support!

Don’t hesitate. Become a 2021 Supporting Member today.

Ruth Morenus
Maria Motsavage
Louise Neff
Susan Newcomb
Barbara Nojaim
Laurie Patton
Patricia Pineau
John P Pollock
Jerome Reardon
Evelyn Rozunick
Sandi Sanzo
Cheryl Signor
James Smith
Robert Smolinsky
Joan Sprague
Eric St. John
Lorna Steigerwald
Bridgitte Stella
Suzanne Sullivan
Eileen Sullivan
Maralys N. Swart
Jane Talbot
Joyce Temple
Philip Tommasino
Barbara Travis

Donna Tubbs
Caroline Vadala
Marcella View
Margaret Weiland
Edward R White
Frank G Wyszomirski
Ferdous A Zaman
Doug's Fish Fry Fundraiser

Join Us.
Monday, August 2nd
11:00am—6:00pm

Tractor Supply Co. Parking Lot
154 Vestal Parkway West, Vestal

Portions of the proceeds benefit AOP
We traditionally provided seminars on “How to Save Money with Medicare” across the County during the spring or summer months. While we are still performing webinars, we wanted to provide further information for those who may not have access to webinars.

Below are the 2021 Medicare Savings Program and Low Income Subsidy/Extra Help income limits. If your income is below or only slightly below these amounts, you may not need to pay your Medicare Part B premium and may be eligible for reduced prescription costs. If you are having difficulty meeting Medicare related costs, please contact us.

We hope to begin offering off site seminars at area Senior Centers this summer. Please check our website, the Broome County Senior News, or give AOP a call at 722-1251 for the schedule when it becomes available.

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<th>Couples</th>
<th>Benefits</th>
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<tr>
<td>QI-1 &amp; Extra Help (LIS)</td>
<td>$1469</td>
<td>$1980</td>
<td>Pays Medicare part B premium, free prescription plan, low cost prescriptions</td>
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<tr>
<td>QMB &amp; Extra Help (LIS)</td>
<td>$1094</td>
<td>$1472</td>
<td>Pays Medicare Part B Premium, free prescription plan, low cost prescriptions, pays all Medicare copays</td>
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<tr>
<td>Medicaid (Resource limits apply to Medicaid)</td>
<td>$904</td>
<td>$1320</td>
<td>Pays Medicare part B premium, free prescription plan, low cost prescriptions, pays all Medicare copays, vision, dental, hearing</td>
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We’re ZOOMING towards providing you the information you need and trust. To sign up for a webinar, call AOP at 607-722-1251. You will need to provide an email address when registering!

Aging Sensitivity Training & Long-Term Care Ombudsman Program (LTCOP)

This combination seminar includes a hands on training program that will help you to become more empathetic and understanding when assisting aging persons. We will review the five senses and how they change as we age.

We will also discuss the role of the Ombudsman Program in advocating for residents in long-term care facilities who are going through these changes. It makes sense that the more aware you are of what the person may be experiencing, the more effective you may become in relating to the person.

In many long-term care facilities residents equate their quality of care and quality of life with how nicely the staff treat them. A kind word goes a long way!

Call for your personal session!
Managed Long-Term Care (ICAN)

Are daily tasks such as bathing, toileting, dressing, and food preparation difficult for you or a loved one? Are you eligible for Medicare and Medicaid? Are you looking for a way to remain in your home or to keep a loved one at home? If you’ve answered yes to these questions, this presentation is an excellent source of information for you. Join AOP to learn about Managed Long-Term Care Plans, the services they provide, how to enroll, and eligibility criteria.

- Friday, July 16, 2021 at 10:00am
- Friday, August 13, 2021 at 10:00am
- Friday, September 24, 2021 at 10:00am

Advanced Planning for End of Life

Join us for a comprehensive seminar on advanced directives. You will learn how to select and assign a health care proxy, complete a living will, and broach the subject of end of life decisions with your family. All participants will receive the necessary documents for free.

- Call for your personal session!

Long-Term Care Insurance

A comprehensive seminar on the various ways to plan for and pay for long-term care. You will learn eligibility guidelines, affordability and risk factors, as well as the various options to offset the costs, including long-term care insurance, NY State Partnership Plans, and the role of Medicare and Medicaid.

- Wednesday, July 7, 2021 at 10:00am
- Tuesday, August 10, 2021 at 1:00pm
- Tuesday, September 21, 2021 at 1:00pm
We’re ZOOMING towards providing you information you need and trust. For more information or to sign up for a webinar, call AOP at 607-722-1251. You will need to provide an email address when registering!

Medicaid and Nursing Home Care

Join AOP for an overview on using Medicaid to pay for a nursing home stay—whether for you, a spouse, parent, or other loved one. Topics include an introduction to financial guidelines, the five year lookback, spousal impoverishment laws, and more. We can also answer questions about long-term care insurance policies and the use of Medicaid.

Thursday, July 8, 2021 at 1:00pm
Wednesday, August 11, 2021 at 1:00pm
Thursday, September 23, 2021 at 1:00pm
**Medicare 101**

Join us for a comprehensive Medicare seminar. Learn about the four Parts of Medicare - A, B, C & D, eligibility, and enrollment. Receive an overview of options for additional coverage such as Medicare Advantage plans and supplement plans, ways to save money with various assistance programs including NYS EPIC, and preventive benefits that can preserve and enhance your life. It is advisable to attend this seminar prior to attending the Medicare Advantage Plans vs. Medigap seminar.

- **Tuesday, July 6, 2021 at 9:00am**
- **Tuesday, August 10, 2021 at 9:00am**
- **Tuesday, September 21, 2021 at 9:00am**

**Medicare Advantage Plans vs. Medigap**

Join us for a seminar on the use of Medicare Advantage Plans (MAPs) versus Medigap (Medicare Supplement) Plans. You will learn the differences between Original Medicare and MAPs, as well as the different types of MAPs (HMO, PPO, and PFFS plans). You will also learn how Medigap insurance options cover some or all of the remaining costs after Medicare pays for a medical or hospital service. What option is best for you?

- **Thursday, July 8, 2021 at 9:00am**
- **Wednesday, August 11, 2021 at 10:00am**
- **Thursday, September 23, 2021 at 9:00am**
Join Action for Older Persons for our 2021 virtual Annual Meeting. We will quickly review the organization’s accomplishments during the 2020-2021 year and look ahead at what’s to come. We will also vote in new members of the Board of Directors.

If you cannot attend, please consider filling out and sending in a proxy form (located on the last page) to make sure that your vote as a member of AOP counts! Please mail this by July 20th.

The link to the Zoom.com meeting is below. If it would be easier, you can email frontdesk@actionforolderpersons.org and we can send you a link—one click and you’ll be there.

https://zoom.us/j/94316365622?pwd=ZEt0V3d0dndiSURRTlg3L3F5SEkwQT09

Meeting ID: 943 1636 5622

Passcode: 181442
Let it be known that the undersigned, being a current
member of Action for Older Persons, Inc. in the year 2021,
does hereby grant to ______________________________________
(Print Proxy’s name)
a proxy vote on behalf of the undersigned at the Annual
Meeting on July 23, 2021 at 9:30am and said proxy holder is
etitled to attend said meeting on my behalf and enter my vote
through proxy.

During the pendency of the proxy, all rights to the vote shall be
held by the proxy holder and shall not be voted by the under-
signed, provided the undersigned may revoke this proxy at any
time.

______________________________________________________
Print Your Name

______________________________________________________
Signature

______________________________________________________
Date

______________________________________________________
Day Time Phone
Action For Older Persons
200 Plaza Drive, Suite B
Vestal, NY 13850
607-722-1251